

18-
TAX ID #: 1320-33-714-019

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:

Washington Mutual (WAMU150)

When Recorded Mail To:

Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #:8016163183 LPS #: 1367872 Bin #: 04-30-03SM2



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WASHINGTON MUTUAL HOME LOANS, INC. (MERS VRU 1-888-679-6377) is the current holder of note dated: 7/18/01, Original Amount: \$189600.00 where there was a Deed of Trust recorded 7/27/01 as Instrument # 0519377, Book: 0701 Page: 7285, and FIRST AMERICAN TITLE INSURANCE COMPANY OF NEVADA is the present Trustee under said Deed of Trust, and MATTHEW R CARRUTHERS AND LYCIA M CARRUTHERS, HUSBAND AND WIFE AS JOINT TENANTS is the trustor/grantor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WASHINGTON MUTUAL HOME LOANS, INC. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

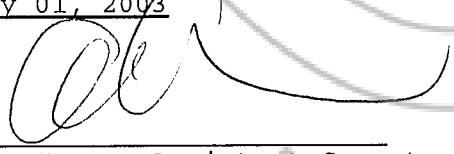
Property Address: 1340 PETAR DR, GARDNERVILLE, NV 89410

NOW THEREFORE, the undersigned beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WASHINGTON MUTUAL HOME LOANS, INC. (MERS VRU 1-888-679-6377) as Trustee under said Deed of Trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WASHINGTON MUTUAL HOME LOANS, INC. (MERS VRU 1-888-679-6377) as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WASHINGTON MUTUAL HOME LOANS, INC. (MERS VRU 1-888-679-6377)

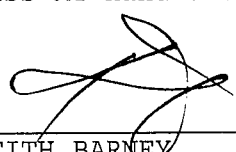
On May 01, 2003


BY
Carrie Greer, Assistant Secretary

STATE OF CA
COUNTY OF ORANGE

On May 01, 2003 before me, KEITH BARNEY, a Notary Public in and for ORANGE County in the State of CA, personally appeared Carrie Greer, Assistant Secretary, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.



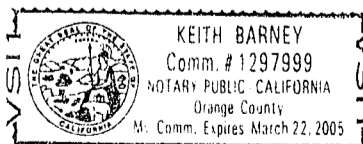
KEITH BARNEY
Notary Public

Commission Expires: 3/22/05
(MIN#: 100023807185700209)

F13

Mail Tax Statement To:

MATTHEW CARRUTHERS, 1340 PETAR DR, GARDNERVILLE, NV 89410



6/1/03

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BK0503PG11655

COPY

REQUESTED BY
Fidelity National
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 MAY 22 AM 9:39

WENDY CHRISTEN
RECORDER

18⁰⁰ PAID *K* DEPUTY

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BK0503PG11656

